Atty. Docket: 47004.000059

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Ravi ACHARYA et al.

Serial No.: 09/506,434

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RATE UNITED STATES PATENT AND TRADEMARK OFFICE

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GROUP 3500

Examiner: James. S. Bergin

For:

SYSTEM AND METHOD FOR ELECTRONIC DEPOSIT OF THIRD PARTY CHECKS BY NON-COMMERCIAL BANKING CUSTOMERS FROM REMOTE

LOCATIONS

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Director of the United States Patent and Trademark Office Washington, D.C. 20231

Sir:

In accordance with 37 C.F.R. §§ 1.56, 1.97, and 1.98, Applicants respectfully request consideration of the references listed on the attached Form PTO/SB/08A. Copies of the references listed are also enclosed.

Applicants respectfully request that the Examiner consider the references cited on the Form PTO/SB/08A and that the Examiner indicate that the references have been considered in this application by returning a copy of the Form PTO/SB/08A with the Examiner's initials in the left column per MPEP 609.

These references were originally submitted for consideration on January 23, 2001 and resubmitted again on August 8, 2001. In response to the Examiner's notification that the references were lost at the PTO, the Applicant is resubmitting these references once again. As the references were originally submitted before the mailing of the first Office Action dated July

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28, 2001, applicant should not be charged any additional fees for this re-submission of the same references.

Respectfully submitted,

HUNTON & WILLIAMS

Date: 12-30-02

Herbert V. Kerner

Registration No. 42,721

1900 K Street, N.W., Suite 1200 Washington, D.C. 20006-1109 Ph. (202) 955-1500 Fax (202) 778-2201